

Serial #: 09/976,443  
In response to Office Action dated November 15, 2006  
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UTILITY PATENT

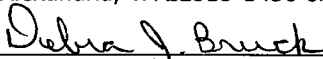
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Ronald E. Sloan	
Serial No.:	09/976,443	
Filing Date:	October 12, 2001	Group Art Unit: 3628
Title:	AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM	Examiner: T.M. Harbeck
Docket No:	60021-376002	

Certificate of Mailing/Transmittal

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being facsimile transmitted to the USPTO (Fax. No. 571.273.8300) or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

  
Debra J. Bruck

2-12-07  
Date

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

In response to the Office Action mailed on November 15, 2006, please amend the application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.